

In re

Andreas Abramson

Case No. 2018-90258

Debtor(s).

AMENDMENT COVER SHEET

This form shall not be used to amend or modify plans.

I am amending the following documents:

- | | |
|---|--|
| <input checked="" type="checkbox"/> Petition | <input type="checkbox"/> Statement of Financial Affairs |
| <input type="checkbox"/> Creditor Matrix | <input type="checkbox"/> Statement of Intention |
| <input type="checkbox"/> List of 20 Largest Unsecured Creditors | <input type="checkbox"/> List of Equity Security Holders |
| <input type="checkbox"/> Schedules (check appropriate boxes). | |
| <input type="checkbox"/> A/B <input type="checkbox"/> C <input type="checkbox"/> D <input type="checkbox"/> E/F <input type="checkbox"/> G <input type="checkbox"/> H <input type="checkbox"/> I <input type="checkbox"/> J | |
| <input type="checkbox"/> Summary of Schedules of Assets and Liabilities | |

A fee of \$31 is required for:

- An amendment that adds or deletes creditors;
- An amendment that changes amounts owed to a creditor; or
- An amendment that changes the classification of a debt.

NOTICE OF AMENDMENT TO AFFECTED PARTIES

I certify that I have notified the trustee in the case (if any) that I have filed or intend to file the amended or supplemental document(s) listed above, and that I have notified all parties affected by the amendment, as required by Federal Rule of Bankruptcy Procedure 1009.*

Dated: April 16, 2018

Attorney's or Pro Se Debtor's Signature:

/s/ Iain A. Macdonald

Printed Name:

Iain A. Macdonald

DECLARATION BY DEBTOR

I(We), the undersigned debtor(s), hereby declare under penalty of perjury that the information set forth in the amendment(s) attached hereto, consisting of 87 pages, is true and correct.

Dated: April 16, 2018

Dated:

/s/ Andreas Abramson

Debtor's Signature

Joint Debtor's Signature

INSTRUCTIONS

Attach each amended document to this form. If there is a box on the form to indicate that the form is amended or supplemental, check the box. Otherwise, write the word "Amended" or "Supplemental" at the top of the form.

If you are amending Schedules A/B, D, E/F, I, or J, you must also file an Amended Summary of Schedules of Assets and Liabilities in order to ensure that the totals are amended for statistical purposes. This form can be found on our website.

- To **add** creditors, write or type an "A" next to the creditors you are adding on any amended schedule you file. Additionally, (or, in the event that you are only amending the creditor matrix) attach a list of all creditors with their addresses in .txt format.
- To **correct** the names or addresses of creditors that appear on any schedule, use our Change of Address Form (EDC 2-085) instead of filing this form, any amended schedule or an amended master address list.
- To **delete** creditors, write or type a "D" next to the creditors you are deleting on any amended schedule you file. Do not submit a .txt file of creditors to be deleted. Only creditors who have not filed a proof of claim in the case will be deleted.

*Federal Rule of Bankruptcy Procedure 1009 requires the debtor to give notice of an amendment. **Notice of the amendment will not be given by the Clerk's Office.** To comply with this requirement, the debtor's attorney or Pro Se debtor must give notice to the trustee and any party affected by the amendment by serving the amendment and all previous court notices including, but not limited to, the notice of meeting of creditors, discharge of debtor, etc. A proof of service, indicating that service has been made, must be filed with the court.

Checks and money orders should be payable to "Clerk, U.S. Bankruptcy Court." (**NOTE: No personal checks will be accepted.**)

Fill in this information to identify your case:

United States Bankruptcy Court for the:

EASTERN DISTRICT OF CALIFORNIA, MODESTO DIVISION

Case number (if known)

2018-90258

Chapter you are filing under:

☒ Chapter 7☐ Chapter 11☐ Chapter 12☐ Chapter 13☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint* case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself**About Debtor 1:****About Debtor 2 (Spouse Only in a Joint Case):****1. Your full name**

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Andreas

First name

Middle name

Bring your picture identification to your meeting with the trustee.

Abramson

Last name and Suffix (Sr., Jr., II, III)

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)xxx-xx-1093

Debtor 1 Andreas AbramsonCase number (if known) 2018-90258

About Debtor 1:

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

☒ I have not used any business name or EINs.

Include trade names and doing business as names

Business name(s)

EINs

About Debtor 2 (Spouse Only in a Joint Case):

☐ I have not used any business name or EINs.

Business name(s)

EINs

5. Where you live

**83 Sanguinetti Court
Copperopolis, CA 95228**

Number, Street, City, State & ZIP Code

Calaveras

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 Andreas AbramsonCase number (if known) 2018-90258**Part 2: Tell the Court About Your Bankruptcy Case**

7. **The chapter of the Bankruptcy Code you are choosing to file under** ☒ Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
- ☒ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
-
8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
-
9. **Have you filed for bankruptcy within the last 8 years?** ☒ No.
- ☐ Yes.
- | | | | | | |
|----------|-------|------|-------|-------------|-------|
| District | _____ | When | _____ | Case number | _____ |
| District | _____ | When | _____ | Case number | _____ |
| District | _____ | When | _____ | Case number | _____ |
-
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No.
- ☐ Yes.
- | | | | |
|----------|-------|---------------------|-------|
| Debtor | _____ | Relationship to you | _____ |
| District | _____ | When | _____ |
| Debtor | _____ | Relationship to you | _____ |
| District | _____ | When | _____ |
-
11. **Do you rent your residence?** ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 **Andreas Abramson**Case number (if known) **2018-90258****Part 3: Report About Any Businesses You Own as a Sole Proprietor****12. Are you a sole proprietor of any full- or part-time business?**☒ No.

Go to Part 4.

☐ Yes.

Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?☒ No.

I am not filing under Chapter 11.

☐ No.

I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes.

I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention**14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**☒ No.☐ Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 **Andreas Abramson**Case number (if known) **2018-90258****Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling****15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:*You must check one:*

- ☒ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ I am not required to receive a briefing about credit counseling because of:
- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):*You must check one:*

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ I am not required to receive a briefing about credit counseling because of:
- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Andreas Abramson**Case number (if known) **2018-90258****Part 6: Answer These Questions for Reporting Purposes**

16. What kind of debts do you have?
- 16a. Are your debts primarily consumer debts? *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
- ☐ No. Go to line 16b.
- ☒ Yes. Go to line 17.
- 16b. Are your debts primarily business debts? *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.
- ☐ No. Go to line 16c.
- ☐ Yes. Go to line 17.
- 16c. State the type of debts you owe that are not consumer debts or business debts
-
17. Are you filing under Chapter 7?
- ☐ No. I am not filing under Chapter 7. Go to line 18.
- Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?
- ☒ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
- ☐ No
- ☐ Yes
-
18. How many Creditors do you estimate that you owe?
- ☐ 1-49 ☐ 1,000-5,000 ☐ 25,001-50,000
- ☒ 50-99 ☐ 5001-10,000 ☐ 50,001-100,000
- ☐ 100-199 ☐ 10,001-25,000 ☐ More than 100,000
- ☐ 200-999
-
19. How much do you estimate your assets to be worth?
- ☐ \$0 - \$50,000 ☒ \$1,000,001 - \$10 million ☐ \$500,000,001 - \$1 billion
- ☐ \$50,001 - \$100,000 ☐ \$10,000,001 - \$50 million ☐ \$1,000,000,001 - \$10 billion
- ☐ \$100,001 - \$500,000 ☐ \$50,000,001 - \$100 million ☐ \$10,000,000,001 - \$50 billion
- ☐ \$500,001 - \$1 million ☐ \$100,000,001 - \$500 million ☐ More than \$50 billion
-
20. How much do you estimate your liabilities to be?
- ☐ \$0 - \$50,000 ☒ \$1,000,001 - \$10 million ☐ \$500,000,001 - \$1 billion
- ☐ \$50,001 - \$100,000 ☐ \$10,000,001 - \$50 million ☐ \$1,000,000,001 - \$10 billion
- ☐ \$100,001 - \$500,000 ☐ \$50,000,001 - \$100 million ☐ \$10,000,000,001 - \$50 billion
- ☐ \$500,001 - \$1 million ☐ \$100,000,001 - \$500 million ☐ More than \$50 billion

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Andreas Abramson**Andreas Abramson**

Signature of Debtor 1

Signature of Debtor 2

Executed on **April 16, 2018**

MM / DD / YYYY

Executed on

MM / DD / YYYY

Debtor 1 **Andreas Abramson**Case number (if known) **2018-90258**

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Iain A. Macdonald

Date

April 16, 2018

Signature of Attorney for Debtor

MM / DD / YYYY

Iain A. Macdonald 051073

Printed name

Macdonald Fernandez LLP

Firm name

914 Thirteen Street**Modesto, CA 95354**

Number, Street, City, State & ZIP Code

Contact phone **(415) 362-0449**

Email address

051073 CA

Bar number & State

Certificate Number: 15725-CAE-CC-030755046



15725-CAE-CC-030755046

CERTIFICATE OF COUNSELING

I CERTIFY that on March 21, 2018, at 3:48 o'clock PM EDT, Andreas Abramson received from 001 Debtorcc, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Eastern District of California, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: March 21, 2018 By: /s/Jocelyn Cardoza

Name: Jocelyn Cardoza

Title: Issuer

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Fill in this information to identify your case:

Debtor 1	Andreas Abramson		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: EASTERN DISTRICT OF CALIFORNIA, MODESTO DIVISION			
Case number	2018-90258		
(if known)			

☒ Check if this is an amended filing

Official Form 106Sum**Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$ 1,160,027.00
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$ 41,842.17
1c. Copy line 63, Total of all property on Schedule A/B.....	\$ 1,201,869.17

Part 2: Summarize Your Liabilities

	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$ 2,855,980.75
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$ 0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$ 327,513.87
Your total liabilities	\$ 3,183,494.62

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$ 3,874.05
5. Schedule J: Your Expenses (Official Form 106J)	
Copy your monthly expenses from line 22c of <i>Schedule J</i>	\$ 4,757.00

Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes
7. **What kind of debt do you have?**
- ☒ **Your debts are primarily consumer debts.** Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Debtor 1 **Andreas Abramson**Case number (if known) **2018-90258**

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ **3,874.05**

9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

Total claim	
From Part 4 on Schedule E/F, copy the following:	
9a. Domestic support obligations (Copy line 6a.)	\$ 0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ 0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ 0.00
9d. Student loans. (Copy line 6f.)	\$ 0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ 35,000.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ 0.00
9g. Total. Add lines 9a through 9f.	\$ 35,000.00

Fill in this information to identify your case and this filing:

Debtor 1	Andreas Abramson		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF CALIFORNIA, MODESTO DIVISION		
Case number	2018-90258		

☒ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

☐ No. Go to Part 2.

☒ Yes. Where is the property?

1.1

83 Sanguinetti Ct.

Street address, if available, or other description

Copperopolis **CA** **95228-0000**

City State ZIP Code

Calaveras

County

What is the property? Check all that apply

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$1,160,027.00	\$1,160,027.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Deed of Trust

☐ Check if this is community property (see instructions)

Debtor 1 **Andreas Abramson**Case number (if known) **2018-90258****If you own or have more than one, list here:**

1.2

2720 Arlington Rd.

Street address, if available, or other description

Hollister

City

CA

State

95023-0000

ZIP Code

San Benito

County

What is the property? Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other _____

Who has an interest in the property? Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☒ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Unknown

Current value of the portion you own?

Unknown

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☒ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number:

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$1,160,027.00**Part 2: Describe Your Vehicles**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

☐ No☒ Yes3.1 Make: **Mercedes**Model: **S Class**Year: **2001**Approximate mileage: **170,000**

Other information:

Work Vehicle**Who has an interest in the property?** Check one

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$3,400.00

Current value of the portion you own?

\$3,400.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☐ No☒ Yes4.1 Make: **SeaDoo**Model: **RXP**Year: **2004**

Other information:

Who has an interest in the property? Check one

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$2,790.00

Current value of the portion you own?

\$2,790.00

Debtor 1 **Andreas Abramson**

Case number (if known) **2018-90258**

4.2 Make: **SeaDoo**
Model: **RXP**
Year: **2004**
Other information:

Who has an interest in the property? Check one
☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$2,790.00	\$2,790.00

4.3 Make: **Club Car Golf Cart**
Model:
Year: **1992**
Other information:

Who has an interest in the property? Check one
☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$3,400.00	\$3,400.00

4.4 Make: **Supra Comp Boat**
Model: **TS6M**
Year: **1991**
Other information:

Who has an interest in the property? Check one
☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$3,900.00	\$3,900.00

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$16,280.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

☒ Yes. Describe.....

Furnishings for a single-family residence, including Margarita Machine

\$6,500.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

☒ Yes. Describe.....

Electronics: 2 TVs, Cell Phone, 2 Computers, Alexa / Echos.

\$5,000.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☐ No

☒ Yes. Describe.....

42 Neon Lights affixed to garage walls - \$100 each

\$4,200.00

Debtor 1 **Andreas Abramson**

Case number (if known) **2018-90258**

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☐ No

☒ Yes. Describe.....

Old Surfboard - \$150
Old Weight Equipment - \$100
Old Water Floaties - \$100
Old Tools: \$100
2 old Mountain Bicycles: \$100

\$550.00

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☐ No

☒ Yes. Describe.....

Kel Tec .35 Pistol (18+ yrs old) - \$125
Grizzly .50 BMG (18+ yrs old and cannot legally be resold per Calif. law) - \$1,375
.50 Dessert Eagle Pistol (14+ yrs old and cannot legally be resold per Calif. law) - \$725
Taurus .454 Pistol (18+ yrs old) - \$325
Intratech 9mm Pistol (18+ yrs old) - \$100

\$2,650.00

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe.....

Personal Clothing

\$500.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe.....

Costume Jewelry; Watches; Colt .44 Pistol (18+ yrs old);
Decorative Kathleen Caid Light Fixture (permanently affixed to the wall).

\$5,625.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

☒ No

☐ Yes. Describe.....

14. Any other personal and household items you did not already list, including any health aids you did not list

☐ No

☒ Yes. Give specific information.....

C Pap Machine

\$250.00

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$25,275.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?

Debtor 1 **Andreas Abramson**Case number (if known) **2018-90258**Do not deduct secured
claims or exemptions.**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☐ No☒ Yes.....**Cash on Hand** \$60.00**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes.....

Institution name:

17.1.	Checking	U.S. Bank Account Ending 3211	\$35.00
17.2.	Checking	Bank of the West Account Ending 3299	\$8.42
17.3.	Savings	U.S. Bank Money Market Account Ending 1303	\$0.60
17.4.	Credit Union	Provident Credit Union Checking Account Ending 4327 303 Twin Dolphin Drive Redwood City, CA 94065	\$38.00
17.5.	Checking	Community Bank Account Ending 1256	\$6.43
17.6.	Checking	Applied Bank Account Ending 4762	\$0.00
17.7.	Checking	Wells Fargo Bank Checking Account Ending 0919	\$13.85
17.8.	Credit Union	Provident Credit Union Savings Account Ending 4587 303 Twin Dolphin Drive Redwood City, CA 94065	\$5.00
17.9.	Checking	Wells Fargo Bank Savings Account Ending 8990	\$2.00

18. Bonds, mutual funds, or publicly traded stocks*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts☐ No☒ Yes.....

Institution or issuer name:

Coinbase Account Consisting of:

BTC Wallet: \$97.61

ETH Wallet: \$10.46

LTC Walleter: \$9.80

\$117.87

Debtor 1 **Andreas Abramson**

Case number (if known) **2018-90258**

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☒ No

☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No

☐ Yes. List each account separately.

Type of account:

Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes..... Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

☒ No

☐ Yes. Give specific information about them...

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them...

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☐ No

☒ Yes. Give specific information about them...

Real Estate License / Sales
NMLS License
Scuba Certificate
Private Pilots License (Not Current)

\$0.00

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

☒ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Debtor 1 **Andreas Abramson**

Case number (if known) **2018-90258**

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- ☒ No
☐ Yes. Give specific information.....

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- ☐ No
☒ Yes. Give specific information..

**Divorce Proceedings currently pending may result in debt from Ex-Spouse to Debtor.
 (Toulumne County Superior Court Case No. FL8992)**

Unknown

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- ☒ No
☐ Yes. Name the insurance company of each policy and list its value.
 Company name:

Beneficiary:

Surrender or refund value:

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

- ☒ No
☐ Yes. Give specific information..

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

- ☒ No
☐ Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

- ☒ No
☐ Yes. Describe each claim.....

35. Any financial assets you did not already list

- ☒ No
☐ Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$287.17

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

- ☒ No. Go to Part 6.
☐ Yes. Go to line 38.

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
 If you own or have an interest in farmland, list it in Part 1.**

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.
☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

Debtor 1 **Andreas Abramson**Case number (if known) **2018-90258****53. Do you have other property of any kind you did not already list?***Examples: Season tickets, country club membership*☒ No☐ Yes. Give specific information.....**54. Add the dollar value of all of your entries from Part 7. Write that number here****\$0.00****Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2		\$1,160,027.00
56. Part 2: Total vehicles, line 5	\$16,280.00	
57. Part 3: Total personal and household items, line 15	\$25,275.00	
58. Part 4: Total financial assets, line 36	\$287.17	
59. Part 5: Total business-related property, line 45	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	+ \$0.00	
62. Total personal property. Add lines 56 through 61...	\$41,842.17	Copy personal property total \$41,842.17
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$1,201,869.17

Fill in this information to identify your case:

Debtor 1	Andreas Abramson		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: EASTERN DISTRICT OF CALIFORNIA, MODESTO DIVISION			
Case number (if known)	2018-90258		

☒ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
83 Sanguinetti Ct. Copperopolis, CA 95228 Calaveras County Line from <i>Schedule A/B</i> : 1.1	\$1,160,027.00	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.730 (a)(2)
2001 Mercedes S Class 170,000 miles Work Vehicle Line from <i>Schedule A/B</i> : 3.1	\$3,400.00	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.060
1991 Supra Comp Boat TS6M Line from <i>Schedule A/B</i> : 4.4	\$3,900.00	<input checked="" type="checkbox"/> \$3,050.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.010
Furnishings for a single-family residence, including Margarita Machine Line from <i>Schedule A/B</i> : 6.1	\$6,500.00	<input checked="" type="checkbox"/> \$6,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020
Electronics: 2 TVs, Cell Phone, 2 Computers, Alexa / Echos. Line from <i>Schedule A/B</i> : 7.1	\$5,000.00	<input checked="" type="checkbox"/> \$5,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020

Debtor 1 **Andreas Abramson**Case number (if known) **2018-90258**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
42 Neon Lights affixed to garage walls - \$100 each Line from Schedule A/B: 8.1	\$4,200.00	<input checked="" type="checkbox"/> \$2,375.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.040
Old Surfboard - \$150 Old Weight Equipment - \$100 Old Water Floaties - \$100 Old Tools: \$100 2 old Mountain Bicycles: \$100 Line from Schedule A/B: 9.1	\$550.00	<input checked="" type="checkbox"/> \$550.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020
Personal Clothing Line from Schedule A/B: 11.1	\$500.00	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020
Costume Jewelry; Watches; Colt .44 Pistol (18+ yrs old); Decorative Kathleen Caid Light Fixture (permanently affixed to the wall). Line from Schedule A/B: 12.1	\$5,625.00	<input checked="" type="checkbox"/> \$5,625.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.040
C Pap Machine Line from Schedule A/B: 14.1	\$250.00	<input checked="" type="checkbox"/> \$250.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.050

3. **Are you claiming a homestead exemption of more than \$160,375?**
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)
- ☒ **No**
- ☐ **Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?**
- ☐ **No**
- ☐ **Yes**

Fill in this information to identify your case:

Debtor 1	Andreas Abramson		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: EASTERN DISTRICT OF CALIFORNIA, MODESTO DIVISION			
Case number (if known)	2018-90258		

☒ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A	Column B	Column C
Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion if any
\$9,533.83	\$1,160,027.00	\$9,533.83

2.1 Amex

Creditor's Name

**c/o Law Offices of Steven
Booska
P.O. Box 194650
San Francisco, CA 94119**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**83 Sanguinetti Ct., Copperopolis,
CA**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☒ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Date debt was incurred **2009 - 2011**Last 4 digits of account number **2183****2.2 Calavaris County Tax Collector**

Creditor's Name

**Attn: Barbara Sullivan
891 Mountain Ranch Rd.
San Andreas, CA 95249**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**83 Sanguinetti Ct., Copperopolis,
CA**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☒ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☒ Check if this claim relates to a community debt

Debtor 1 **Andreas Abramson**Case number (if know) **2018-90258**

First Name

Middle Name

Last Name

Date debt was incurred **2006 -2007**Last 4 digits of account number **3923****2.3 Calavaris County Tax Collector**

Creditor's Name

**Attn: Barbara Sullivan
891 Mountain Ranch Rd.
San Andreas, CA 95249**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☒ Check if this claim relates to a community debt

Date debt was incurred **2006 -2007**Last 4 digits of account number **3924****2.4 Calavaris County Tax Collector**

Creditor's Name

**Attn: Barbara Sullivan
891 Mountain Ranch Rd.
San Andreas, CA 95249**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☒ Check if this claim relates to a community debt

Date debt was incurred **2006 -2007**Last 4 digits of account number **8734****2.5 Capital One**

Creditor's Name

**15000 Capital One Dr.
Richmond, VA 23238**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim relates to a community debt

Describe the property that secures the claim:

\$5,830.00**\$1,160,027.00****\$0.00****83 Sanguinetti Ct., Copperopolis, CA**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☒ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Describe the property that secures the claim:

\$575.00**\$1,160,027.00****\$0.00****83 Sanguinetti Ct., Copperopolis, CA**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☒ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☒ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Describe the property that secures the claim:

\$6,904.00**\$1,160,027.00****\$6,904.00****83 Sanguinetti Ct., Copperopolis, CA**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☒ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Debtor 1 **Andreas Abramson**

Case number (if know)

2018-90258

First Name

Middle Name

Last Name

Opened
02/94 Last
ActiveDate debt was incurred **10/11/12**Last 4 digits of account number **0647****2.6 Goss & Goss**

Creditor's Name

**Michael A. Goss, Esq.
1119 Twelfth St.
Syracuse, MO 65354**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

\$16,000.00**\$1,160,027.00****\$16,000.00****83 Sanguinetti Ct., Copperopolis,
CA**

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☒ Other (including a right to offset)**Deed of Trust**

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debtDate debt was incurred **2009 - 2017**Last 4 digits of account number **3170****2.7 Guy Martin**

Creditor's Name

**dba Martin Appraisals
13031 Sanguinetti Rd.
Sonora, CA 95370**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

\$1,157.50**\$1,160,027.00****\$1,157.50****83 Sanguinetti Ct., Copperopolis,
CA**

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☒ Judgment lien from a lawsuit☐ Other (including a right to offset)

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debtDate debt was incurred **2011 - 2012**Last 4 digits of account number **6810****2.8 Helen McAbee**

Creditor's Name

**c/o Richard B. Gullen,
Esq.
Rossi, Hammerslough,
Reishl & Chuck
1960 The Alameda, Ste.
200
San Jose, CA 95123**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

\$770,000.00**\$1,160,027.00****\$542,650.92****83 Sanguinetti Ct. Copperopolis, CA
95228 Calaveras County; 2720
Arlington Rd., Hollister, CA; 2001
Mercedes S Class**

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☒ Judgment lien from a lawsuit

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another

Debtor 1 **Andreas Abramson**Case number (if know) **2018-90258**

First Name

Middle Name

Last Name

☒ Check if this claim relates to a community debt

☐ Other (including a right to offset)
Date debt was incurred **2011 - 2015**Last 4 digits of account number **0017**2.9 **Investment Retrievers, Inc.**

Creditor's Name

**P.O. Box 4733
EI Dorado Hills, CA 95762**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

\$189,000.00**\$1,169,007.00****\$189,000.00**
**83 Sanguinetti Ct., Copperopolis, CA
and 2720 Arlington Rd., Hollister, CA**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☒ Judgment lien from a lawsuit

☐ Other (including a right to offset)

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☒ Check if this claim relates to a community debt
Date debt was incurred **2000 - 2009**Last 4 digits of account number **7864**2.1 **Michael B. Abramson**

Creditor's Name

**4 Millbrae Cir.
Millbrae, CA 94030**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

\$265,411.00**\$1,160,027.00****\$265,411.00**
83 Sanguinetti Ct., Copperopolis, CA

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt
Date debt was incurred **2009 - 2012**

Last 4 digits of account number

2.1 **Michael B. Abramson**

Creditor's Name

**4 Millbrae Cir.
Millbrae, CA 94030**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

\$8,000.00**\$8,980.00****\$0.00**
Possession: Two 2004 SeaDoo Watercrafts and one 1992 Club Car Golf Cart

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

Debtor 1 **Andreas Abramson**Case number (if know) **2018-90258**

First Name

Middle Name

Last Name

- ☐ At least one of the debtors and another
- ☐ Check if this claim relates to a community debt

- ☐ Judgment lien from a lawsuit
- ☐ Other (including a right to offset)

Date debt was incurred **March 2018**

Last 4 digits of account number

2.1
2 **Penninsula Estates Association**

Creditor's Name

c/o Severaid & Glahn, PC
1787 Tribute Rd., Ste. D
Sacramento, CA 95815

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim relates to a community debt

Describe the property that secures the claim:

\$1,450.00

\$1,160,027.00

\$1,450.00

83 Sanguinetti Ct., Copperopolis,
CA

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☒ Judgment lien from a lawsuit
- ☐ Other (including a right to offset)

Date debt was incurred **2014 - 2018**Last 4 digits of account number **7218**2.1
3 **Pentech Funding, LLC**

Creditor's Name

Attn: Robert E. Amos,
Esq.
75 E. Santa Clara St., Ste.
1100
San Jose, CA 95113

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☒ Check if this claim relates to a community debt

Describe the property that secures the claim:

\$11,415.69

\$1,160,027.00

\$11,415.69

83 Sanguinetti Ct., Copperopolis,
CA

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☒ Judgment lien from a lawsuit
- ☐ Other (including a right to offset)

Date debt was incurred **2002 - 2009**Last 4 digits of account number **0928**2.1
4 **Persolve, LLC**

Creditor's Name

dba Account Resolution
Associates
Attn: Shayan
Heidarzadeh, Esq.
9301 Corbin Ave., Ste.
1600

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

\$120,000.00

\$1,160,027.00

\$120,000.00

83 Sanguinetti Ct., Copperopolis,
CA

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Nature of lien. Check all that apply.

Who owes the debt? Check one.

Debtor 1 **Andreas Abramson**Case number (if know) **2018-90258**

First Name

Middle Name

Last Name

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim relates to a community debt

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☒ Other (including a right to offset) **Garnishment**

Date debt was incurred **2002 - 2009**Last 4 digits of account number **0149****2.1
5 Portfolio Recovery Associates**

Creditor's Name

**c/o Hunt & Henriques
 151 Bernal Rd., Ste. 8
 San Jose, CA 95119-1306**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

\$15,642.81**\$1,160,027.00****\$15,642.81****83 Sanguinetti Ct., Copperopolis, CA**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☒ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Who owes the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim relates to a community debt

Date debt was incurred **2002 - 2009**Last 4 digits of account number **0776****2.1
6 SPS Mortgage**

Creditor's Name

**10401 Deerwood Park Blvd.
 Jacksonville, FL 32256**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

\$508,788.00**Unknown****Unknown****2720 Arlington Rd. Hollister, CA**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☒ Other (including a right to offset) **Deed of Trust**

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☒ Check if this claim relates to a community debt

**Opened
 1/24/05 Last
 Active**

Date debt was incurred **11/09/16**Last 4 digits of account number **6002****2.1
7 SPS Mortgage**

Creditor's Name

**10401 Deerwood Park Blvd.
 Jacksonville, FL 32256**

Describe the property that secures the claim:

\$925,557.92**\$1,160,027.00****\$0.00****83 Sanguinetti Ct., Copperopolis, CA**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent

Debtor 1 **Andreas Abramson**

Case number (if know)

2018-90258

First Name

Middle Name

Last Name

Number, Street, City, State & Zip Code

☐ Unliquidated☐ Disputed

Who owes the debt? Check one.

Nature of lien. Check all that apply.

☐ Debtor 1 only☐ An agreement you made (such as mortgage or secured car loan)☐ Debtor 2 only☐ Statutory lien (such as tax lien, mechanic's lien)☐ Debtor 1 and Debtor 2 only☐ Judgment lien from a lawsuit☒ At least one of the debtors and another☒ Other (including a right to offset) **First Mortgage**☒ Check if this claim relates to a community debt

Opened

1/24/05 Last

Active

Date debt was incurred **11/09/16**Last 4 digits of account number **9128**

Add the dollar value of your entries in Column A on this page. Write that number here:

\$2,855,980.75

If this is the last page of your form, add the dollar value totals from all pages.

\$2,855,980.75

Write that number here:

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.



Name, Number, Street, City, State & Zip Code
Aldridge Pite, LLC
3600 American River Dr., Ste. 105
Sacramento, CA 95864

On which line in Part 1 did you enter the creditor? **2.17**Last 4 digits of account number **9128**

Name, Number, Street, City, State & Zip Code
American Express
P.O. Box 26312
Lehigh Valley, PA 18002

On which line in Part 1 did you enter the creditor? **2.1**Last 4 digits of account number **2183**

Name, Number, Street, City, State & Zip Code
Associa Northern California
1225 Alma Rd., Ste. 100
Richardson, TX 75081

On which line in Part 1 did you enter the creditor? **2.12**Last 4 digits of account number **7218**

Name, Number, Street, City, State & Zip Code
Capital One Bank (USA), N.A.
P.O. Box 30285
Salt Lake City, UT 84130

On which line in Part 1 did you enter the creditor? **2.5**Last 4 digits of account number **0647**

Name, Number, Street, City, State & Zip Code
Chase Bank
325 East F St.
Oakdale, CA 95361

On which line in Part 1 did you enter the creditor? **2.15**

Last 4 digits of account number



Name, Number, Street, City, State & Zip Code
Clear Recon Corp
Attn: Clariben Huntington
4375 Jutland Dr.
San Diego, CA 92117

On which line in Part 1 did you enter the creditor? **2.17**Last 4 digits of account number **9128**

Debtor 1 **Andreas Abramson**

First Name

Middle Name

Last Name

Case number (if know)

2018-90258☐

Name, Number, Street, City, State & Zip Code

Elizabeth A. Bleier, Esq.**Richard E. Golden, Esq.****Bleier & Cox, APC****16130 Ventura Blvd., Ste. 620****Encino, CA 91436-2568**On which line in Part 1 did you enter the creditor? 2.5Last 4 digits of account number 1107☐

Name, Number, Street, City, State & Zip Code

Investment Retrievers, Inc.**4511 Golden Foothill Pkwy.****El Dorado Hills, CA 95762**On which line in Part 1 did you enter the creditor? 2.9Last 4 digits of account number 5634☐

Name, Number, Street, City, State & Zip Code

Law Offices of Jeffrey Fletterick**4354 Town Center Blvd.****Ste. 114, #106****El Dorado Hills, CA 95762**On which line in Part 1 did you enter the creditor? 2.9Last 4 digits of account number 7864☐

Name, Number, Street, City, State & Zip Code

Pite Duncan, LLP**4375 Jutland Dr., Ste. 200****San Diego, CA 92117**On which line in Part 1 did you enter the creditor? 2.17

Last 4 digits of account number ____

☐

Name, Number, Street, City, State & Zip Code

Select Portfolio Servicing, Inc.**P.O. Box 65250****Salt Lake City, UT 84165-0250**On which line in Part 1 did you enter the creditor? 2.16Last 4 digits of account number 6002☐

Name, Number, Street, City, State & Zip Code

Select Portfolio Servicing, Inc.**P.O. Box 65250****Salt Lake City, UT 84165-0250**On which line in Part 1 did you enter the creditor? 2.17Last 4 digits of account number 9128☐

Name, Number, Street, City, State & Zip Code

Washington Mutual Bank, FA**8168-8170 Baymeadows Way West****Jacksonville, FL 32256**On which line in Part 1 did you enter the creditor? 2.16

Last 4 digits of account number ____

☐

Name, Number, Street, City, State & Zip Code

Washington Mutual Bank, FA**8168-8170 Baymeadows Way West****Jacksonville, FL 32256**On which line in Part 1 did you enter the creditor? 2.17Last 4 digits of account number 2406

Fill in this information to identify your case:

Debtor 1	Andreas Abramson		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: EASTERN DISTRICT OF CALIFORNIA, MODESTO DIVISION			
Case number	2018-90258		
(if known)			

☒ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

☐ No. Go to Part 2.

☒ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

		Total claim	Priority amount	Nonpriority amount	
2.1	Franchise Tax Board Priority Creditor's Name Bankruptcy Section, MS A-340 Post Office Box 2952 Sacramento, CA 95812 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 1093 When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____	\$0.00	\$0.00	\$0.00

[FOR INFORMATION PURPOSES ONLY]

Debtor 1 **Andreas Abramson**Case number (if know) **2018-90258**

2.2 Internal Revenue Service Priority Creditor's Name Post Office Box 7346 Philadelphia, PA 19101 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 1093 \$0.00 \$0.00 \$0.00 When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____
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[FOR INFORMATION PURPOSES ONLY]

Part 2: List All of Your NONPRIORITY Unsecured Claims**3. Do any creditors have nonpriority unsecured claims against you?**
☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.

☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

4.1 Amex Nonpriority Creditor's Name P.O. Box 297871 Fort Lauderdale, FL 33329 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 7423 Opened 07/97 Last Active 1/07/15 When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts Credit Card - Closed <input checked="" type="checkbox"/> Other. Specify _____	Total claim \$18,812.00
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[FOR INFORMATION PURPOSES ONLY]

Debtor 1 **Andreas Abramson**Case number (if know) **2018-90258**

4.2

Amex

Nonpriority Creditor's Name

**P.O. Box 297871
Fort Lauderdale, FL 33329**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **9963****\$13,976.00**

When was the debt incurred? **Opened 11/97 Last Active 1/07/15**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Credit Card**

4.3

Amex

Nonpriority Creditor's Name

**P.O. Box 297871
Fort Lauderdale, FL 33329**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **3103****\$1,233.00**

When was the debt incurred? **Opened 11/97 Last Active 1/07/15**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Credit Card - Closed**

4.4

Bank of America

Nonpriority Creditor's Name

**P.O. Box 982238
El Paso, TX 79998**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☒ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **5723****\$0.00**

When was the debt incurred? **Opened 10/97 Last Active 12/21/06**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

Credit Card - Account Closed☒ Other. Specify **[FOR INFORMATION PURPOSES ONLY]**

Debtor 1 **Andreas Abramson**Case number (if know) **2018-90258**

4.5	Bernadette Abramson - Cattaneo Nonpriority Creditor's Name 841 Calais Cir. Hollister, CA 95023 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes	Last 4 digits of account number 8992 When was the debt incurred? 2012 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input checked="" type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____	\$35,000.00
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Divorce Equalization Payment Per Court Decision

4.6	Cach LLC Nonpriority Creditor's Name c/o Resurgent Capital Services PO Box 10497 Greenville, SC 29603 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 2478 When was the debt incurred? 1997 - 2009 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify 01 Hsbc Bank Nevada N A Costco Card	\$3,708.00
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4.7	Calaveras Health and Human Services Nonpriority Creditor's Name 509 East Saint Charles St. San Andreas, CA 95249 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 7444 When was the debt incurred? 2015 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify CalFresh Program	\$533.00
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Debtor 1 **Andreas Abramson**Case number (if know) **2018-90258**

<div style="border: 1px solid black; padding: 2px; width: 30px; text-align: center;">4.8</div> Capital One Nonpriority Creditor's Name 15000 Capital One Dr. Richmond, VA 23238 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 5044 \$17,173.00 When was the debt incurred? Opened 11/99 Last Active 2/19/18 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card
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<div style="border: 1px solid black; padding: 2px; width: 30px; text-align: center;">4.9</div> Capital One Nonpriority Creditor's Name 15000 Capital One Dr. Richmond, VA 23238 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 7154 \$0.00 When was the debt incurred? Opened 10/05 Last Active 04/09 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts Credit Card - Account Closed <input checked="" type="checkbox"/> Other. Specify [FOR INFORMATION PURPOSES ONLY]
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<div style="border: 1px solid black; padding: 2px; width: 30px; text-align: center;">4.10</div> Capital One Auto Finance Nonpriority Creditor's Name 3901 Dallas Pkwy. Plano, TX 75093 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 1001 \$0.00 When was the debt incurred? Opened 05/05 Last Active 4/04/11 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts Automobile - Account Closed <input checked="" type="checkbox"/> Other. Specify [FOR INFORMATION PURPOSES ONLY]
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Debtor 1 **Andreas Abramson**Case number (if know) **2018-90258**4.1
1**CBNA**

Nonpriority Creditor's Name

**P.O. Box 6497
Sioux Falls, SD 57117**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **3107****\$0.00****Opened 03/98 Last Active**When was the debt incurred? **9/09/07**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

Credit Card - Account Closed☒ Other. Specify **[FOR INFORMATION PURPOSES ONLY]**4.1
2**Charley Haggarty**

Nonpriority Creditor's Name

**P.O. Box 117247
Burlingame, CA 94011**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

\$5,000.00When was the debt incurred? **2017**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Personal Loan**4.1
3**Chase Bank USA, N.A.**

Nonpriority Creditor's Name

**Attn: Card Services
P.O. Box 15298
Wilmington, DE 19850-5298**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **0329****\$0.00****Opened 05/99 Last Active**When was the debt incurred? **2/11/04**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

Credit Card - Account Closed☒ Other. Specify **[FOR INFORMATION PURPOSES ONLY]**

Debtor 1 **Andreas Abramson**Case number (if know) **2018-90258**4.1
4**Chase Bank USA, N.A.**

Nonpriority Creditor's Name

Attn: Card Services**P.O. Box 15298****Wilmington, DE 19850-5298**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **5260****\$31,914.18**When was the debt incurred? **1997 - 2014**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Credit Card**4.1
5**Chase Mortgage**

Nonpriority Creditor's Name

P.O. Box 24696**Columbus, OH 43224**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **3131****\$0.00**When was the debt incurred? **Opened 1/24/05 Last Active 6/11/16**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts**Real Estate Mortgage - Closed Loan Modified**☒ Other. Specify **[FOR INFORMATION PURPOSES ONLY]**

Debtor 1 **Andreas Abramson**Case number (if know) **2018-90258**4.1
6**Chase Mortgage**

Nonpriority Creditor's Name

**P.O. Box 24696
Columbus, OH 43224**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☒ At least one of the debtors and another
- ☒ Check if this claim is for a community debt
- Is the claim subject to offset?
- ☒ No

☐ YesLast 4 digits of account number **2406****\$0.00****Opened 1/06/05 Last Active
6/14/13**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

**Real Estate Mortgage - Closed Account
Transferred**☒ Other. Specify **[FOR INFORMATION PURPOSES ONLY]**4.1
7**Citi**

Nonpriority Creditor's Name

**P.O. Box 6241
Sioux Falls, SD 57117**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☒ Check if this claim is for a community debt
- Is the claim subject to offset?
- ☒ No

☐ YesLast 4 digits of account number **6958****\$0.00****Opened 02/99 Last Active
3/16/05**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

Credit Card - Closed, Account in Dispute☒ Other. Specify **[FOR INFORMATION PURPOSES ONLY]**

Debtor 1 **Andreas Abramson**Case number (if know) **2018-90258**4.1
8**Credit Consulting Services, Inc.**

Nonpriority Creditor's Name

201 John St., Ste. E**Salinas, CA 93901**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ NoLast 4 digits of account number **8066****\$0.00**When was the debt incurred? **2004 - 2009**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts**Collection Attorney Bianchi Kasavan Pope LLP**☐ Yes☒ Other. Specify **[FOR INFORMATION PURPOSES ONLY]**4.1
9**Dennis San Felipo**

Nonpriority Creditor's Name

8907 Pool Station Rd.**Angels Camp, CA 95222**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

\$9,000.00When was the debt incurred? **2012 - 2016**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Personal Loan**4.2
0**FIA Card Services**

Nonpriority Creditor's Name

P.O. BOX 15646**Wilmington, DE 19850-5646**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **5003****\$32,011.82**When was the debt incurred? **1997 - 2014**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Credit Card**

Debtor 1 **Andreas Abramson**

Case number (if know)

2018-902584.2
1**Germain Law**

Nonpriority Creditor's Name

**Attn: Michael R. Germain, Esq.
945 Morning Star Dr.
Sonora, CA 95370-9249**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **8888****\$6,500.00**When was the debt incurred? **2017 - 2018**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Legal Services**

4.2
2**Grant & Weber**

Nonpriority Creditor's Name

**26610 West Agoura Rd., Ste. 209
Calabasas, CA 91302**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **8516****\$534.75**When was the debt incurred? **Opened 08/13**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Collection Attorney Mark Twain Medical Center**

4.2
3**Grant & Weber**

Nonpriority Creditor's Name

**26610 West Agoura Rd., Ste. 209
Calabasas, CA 91302**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **8573****\$191.00**When was the debt incurred? **Opened 08/13**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Collection Attorney Mark Twain Medical Center**

Debtor 1 **Andreas Abramson**Case number (if know) **2018-90258**4.2
4**Grant & Weber**

Nonpriority Creditor's Name

**26610 West Agoura Rd., Ste. 209
Calabasas, CA 91302**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **1730****\$30.00**When was the debt incurred? **Opened 05/13**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Collection Attorney Mark Twain Medical Center**4.2
5**Jeff DeBernardi**

Nonpriority Creditor's Name

**207 Spring St.
Pleasanton, CA 94566**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

\$600.00When was the debt incurred? **2014 - 2015**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Personal Loan**4.2
6**Julie Russo**

Nonpriority Creditor's Name

**110 Euclid Ave.
Allenhurst, NJ 07711**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

\$35,500.00When was the debt incurred? **2012**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Personal Loan**

Debtor 1 **Andreas Abramson**Case number (if know) **2018-90258**4.2
7**Leland, Parachini, Steinberg
Matzger LLP**

Nonpriority Creditor's Name

199 Fremont St., 21st Flr.**San Francisco, CA 94105-6640**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **3929****\$2,737.50**When was the debt incurred? **2016**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Legal Services**4.2
8**Martha Real de Fernandez**

Nonpriority Creditor's Name

Professional Financial Services**1124-A South Main St.****Salinas, CA 93901**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

\$6,654.00When was the debt incurred? **2009 - 2014**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Accounting Services**4.2
9**Midland Credit Management**

Nonpriority Creditor's Name

P.O. Box 60578**Los Angeles, CA 90060-0578**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **9484****\$1,943.00**When was the debt incurred? **2004 - 2009**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Credit Card - Orig Holder: Synch/PayPal
Smart Connect**

Debtor 1 **Andreas Abramson**Case number (if know) **2018-90258**4.3
0**Midland Funding**

Nonpriority Creditor's Name

**2365 Northside Dr., Ste. 30
San Diego, CA 92108**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☒ Check if this claim is for a community debt
- Is the claim subject to offset?
- ☒ No
- ☐ Yes

Last 4 digits of account number **3153****\$2,502.00**When was the debt incurred? **2004 - 2009**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Factoring Company Account Citibank N.A. Credit Card**

4.3
1**Midland Funding**

Nonpriority Creditor's Name

**2365 Northside Dr., Ste. 30
San Diego, CA 92108**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☒ Check if this claim is for a community debt
- Is the claim subject to offset?
- ☒ No
- ☐ Yes

Last 4 digits of account number **9484****\$1,943.00**When was the debt incurred? **2004 - 2009**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Factoring Company Account Synchrony Bank**

4.3
2**Mike Williams**

Nonpriority Creditor's Name

**1120 Hansen Rd.
Livermore, CA 94550**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt
- Is the claim subject to offset?
- ☒ No
- ☐ Yes

Last 4 digits of account number

\$28,000.00When was the debt incurred? **2012 - 2014**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Personal Loan**

Debtor 1 **Andreas Abramson**Case number (if know) **2018-90258**4.3
3**MUFG Union Bank, N.A.**Last 4 digits of account number **2186****\$21,847.00**

Nonpriority Creditor's Name

**9865 Towne Centre Dr.
San Diego, CA 92121**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

When was the debt incurred?

**Opened 03/03 Last Active
2/07/18**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts**Equity Line of Credit for Property:
841 Calais Cir., Hollister, CA 95023**☐ Yes☒ Other. Specify **[Property Awarded to Bernadette
Abramson - Cattaneo in Dissolution]**4.3
4**MUFG Union Bank, N.A.**Last 4 digits of account number **3291****\$0.00**

Nonpriority Creditor's Name

**711 E Daily Dr., Ste 200
Camarillo, CA 93010**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

When was the debt incurred?

**Opened 3/06/03 Last Active
3/01/13**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts**Credit Line Secured - Closed: Account
Held by Another Lender**☐ Yes☒ Other. Specify **[FOR INFORMATION PURPOSES ONLY]**

Debtor 1 **Andreas Abramson**

Case number (if know)

2018-902584.3
5**Munoz Yard Maintenance**

Last 4 digits of account number

\$400.00

Nonpriority Creditor's Name

3238 Yana Ct.**Copperopolis, CA 95228**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

When was the debt incurred? **2009 - 2016**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Yard Services**4.3
6**Parr Law Group**

Last 4 digits of account number

\$43,500.00

Nonpriority Creditor's Name

Attn: Shawn R. Parr**1625 The Alameda, Ste. 900****San Jose, CA 95126**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☒ At least one of the debtors and another
- ☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

When was the debt incurred? **2010 - 2015**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Legal Services**4.3
7**Peninsula Estates Association**Last 4 digits of account number **7218****\$6,000.00**

Nonpriority Creditor's Name

c/o Associa Northern California**1225 Alma Rd., Ste. 100****Richardson, TX 75081**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

When was the debt incurred? **2014 - 2018**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **HOA Dues**

Debtor 1 **Andreas Abramson**Case number (if know) **2018-90258**4.3
8**Signal Services**

Nonpriority Creditor's Name

3554 Main St.**Vallecito, CA 95251**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **5018****\$270.62**When was the debt incurred? **2000 - 2014**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Alarm Monitoring**4.3
9**State Board of Equalization**

Nonpriority Creditor's Name

P.O. Box 942879**Sacramento, CA 94279-0056**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **3936****\$0.00**When was the debt incurred? **6/2017**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **[FOR INFORMATION PURPOSES ONLY]**4.4
0**Synco/Chevron**

Nonpriority Creditor's Name

P.O. Box 965015**Orlando, FL 32896**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **7486****\$0.00**When was the debt incurred? **2000 - 2009**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts**Charge Account - Account Closed**☒ Other. Specify **[FOR INFORMATION PURPOSES ONLY]**

Debtor 1 **Andreas Abramson**Case number (if know) **2018-90258**4.4
1**Synchrony Lending Inc.**

Nonpriority Creditor's Name

Last 4 digits of account number **4249****\$0.00****c/o P.O. Box 6153
Rapid City, SD 57709**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesWhen was the debt incurred? **Opened 02/99 Last Active 6/27/08**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

Recreational - Account Closed☒ Other. Specify **[FOR INFORMATION PURPOSES ONLY]**4.4
2**USAA Federal Savings Bank**

Nonpriority Creditor's Name

Last 4 digits of account number **7200****\$0.00****P.O. Box 47504
San Antonio, TX 78265**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesWhen was the debt incurred? **Opened 10/23/03 Last Active 11/30/09**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

Automobile - Account Closed☒ Other. Specify **[FOR INFORMATION PURPOSES ONLY]**

Debtor 1 **Andreas Abramson**Case number (if know) **2018-90258**4.4
3**USAA Federal Savings Bank**

Nonpriority Creditor's Name

Last 4 digits of account number **4650****\$0.00****P.O. Box 47504
San Antonio, TX 78265**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesWhen was the debt incurred? **Opened 4/03/98 Last Active 5/11/09**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

Credit Card - Account Closed by Grantor☒ Other. Specify **[FOR INFORMATION PURPOSES ONLY]**4.4
4**USAA Federal Savings Bank**

Nonpriority Creditor's Name

**10750 McDermott Freeway
San Antonio, TX 78288-9876**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **6397****\$0.00**When was the debt incurred? **7/2005**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

**2006 Mastercraft X30
Property of Ex-Wife**☒ Other. Specify **[FOR INFORMATION PURPOSES ONLY]**

Debtor 1 **Andreas Abramson**Case number (if know) **2018-90258**4.4
5**Wells Fargo Bank**Last 4 digits of account number **0001****\$0.00**

Nonpriority Creditor's Name

**101 N. Phillips Ave.
Sioux Falls, SD 57104**

When was the debt incurred?

**Opened 1/17/02 Last Active
11/30/12**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts**2720 Arlington Rd., Hollister, CA 95228 San
Benito County - Account Closed
Full Reconveyance Recorded on May 2,
2014**☐ Yes☒ Other. Specify **[FOR INFORMATION PURPOSES ONLY]****Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

**A.R.M. Solutions Inc.
P.O. Box 3666
Camarillo, CA 93011-3666**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.38** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

4558

Name and Address

**Citibank, N.A.
701 East 60th St. N.
Sioux Falls, SD 57104**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.30** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

3994

Name and Address

**DeVile Asset Managment, Ltd.
P.O. Box 1987
Colleyville, TX 76034-1987**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.14** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

5260

Name and Address

**First Source Advantage, LLC
205 Bryant Woods South
Amherst, NY 14228-3609**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.1** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

5207

Name and Address

**First Source Advantage, LLC
205 Bryant Woods South
Amherst, NY 14228-3609**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.2** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

0515

Name and Address

**Herendeen & Bryan
Attn: MacDonald Bryan
119 Cayuga St.
P.O. Box 1067
Salinas, CA 93902**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.18** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Debtor 1 **Andreas Abramson**

Case number (if know)

2018-90258

Last 4 digits of account number

0364

Name and Address

John J. Trifilo, Esq.
Law Offices of John J. Trifilo
380 Main St., Ste. 7
Murphys, CA 95247

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.5** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

2860

Name and Address

Mark Twain Medical Center
Dignity Health
P.O. Box 742919
Los Angeles, CA 90074-2919

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.22** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

4149

Name and Address

Mark Twain Medical Center
Dignity Health
P.O. Box 742919
Los Angeles, CA 90074-2919

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.23** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

4149

Name and Address

Mark Twain Medical Center
Dignity Health
P.O. Box 742919
Los Angeles, CA 90074-2919

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.24** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

4149

Name and Address

Midland Credit Management
P.O. Box 60578
Los Angeles, CA 90060-0578

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.20** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

8514

Name and Address

Nationwide Credit, Inc.
P.O. Box 26314
Lehigh Valley, PA 18002-6314

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.3** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

1660

Name and Address

Syncb/PayPal Smart Connect
P.O. Box 965005
Orlando, FL 32896

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.29** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

0512

Name and Address

Synchrony Bank
P.O. Box 960080
Orlando, FL 32896-0080

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.31** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

0512**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

		Total Claim	
Total claims from Part 1	6a. Domestic support obligations	6a. \$	<u>0.00</u>
	6b. Taxes and certain other debts you owe the government	6b. \$	<u>0.00</u>
	6c. Claims for death or personal injury while you were intoxicated	6c. \$	<u>0.00</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. \$	<u>0.00</u>

Debtor 1 **Andreas Abramson**

Case number (if know) **2018-90258**

Total
claims
from Part 2

6e. **Total Priority.** Add lines 6a through 6d.

6e. \$ **0.00**

6f. **Student loans**

6f. **Total Claim**
\$ **0.00**

6g. **Obligations arising out of a separation agreement or divorce that you did not report as priority claims**

6g. \$ **35,000.00**

6h. **Debts to pension or profit-sharing plans, and other similar debts**

6h. \$ **0.00**

6i. **Other.** Add all other nonpriority unsecured claims. Write that amount here.

6i. \$ **292,513.87**

6j. **Total Nonpriority.** Add lines 6f through 6i.

6j. \$ **327,513.87**

Fill in this information to identify your case:

Debtor 1	Andreas Abramson		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF CALIFORNIA, MODESTO DIVISION		
Case number (if known)	2018-90258		

☐ Check if this is an amended filing

Official Form 106G**Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B: Property* (Official Form 106 A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1	Name Number Street City State ZIP Code	
2.2	Name Number Street City State ZIP Code	
2.3	Name Number Street City State ZIP Code	
2.4	Name Number Street City State ZIP Code	
2.5	Name Number Street City State ZIP Code	

Fill in this information to identify your case:

Debtor 1	Andreas Abramson		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF CALIFORNIA, MODESTO DIVISION		
Case number (if known)	2018-90258		

☒ Check if this is an amended filing

Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

☐ No

☒ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

☐ No. Go to line 3.

☒ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

☒ No

☐ Yes.

In which community state or territory did you live? -NONE- . Fill in the name and current address of that person.

Name of your spouse, former spouse, or legal equivalent
Number, Street, City, State & Zip Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1 **Bernadette Abramson - Cattaneo**
841 Calais Cir.
Hollister, CA 95023
Ex-Spouse

☐ Schedule D, line _____
☒ Schedule E/F, line 4.45
☐ Schedule G _____
Wells Fargo Bank

3.2 **Bernadette Abramson - Cattaneo**
841 Calais Cir.
Hollister, CA 95023
Ex-Spouse

☐ Schedule D, line _____
☒ Schedule E/F, line 4.33
☐ Schedule G _____
MUFG Union Bank, N.A.

Debtor 1 Andreas Abramson

Case number (if known) 2018-90258

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.3 **Bernadette Abramson - Cattaneo**
841 Calais Cir.
Hollister, CA 95023
Ex-Spouse

☐ Schedule D, line _____
☒ Schedule E/F, line 4.18
☐ Schedule G _____
Credit Consulting Services, Inc.

3.4 **Bernadette Abramson - Cattaneo**
841 Calais Cir.
Hollister, CA 95023
Ex-Spouse

☐ Schedule D, line _____
☒ Schedule E/F, line 4.36
☐ Schedule G _____
Parr Law Group

3.5 **Bernadette Abramson - Cattaneo**
841 Calais Cir.
Hollister, CA 95023
Ex-Spouse

☐ Schedule D, line _____
☒ Schedule E/F, line 4.10
☐ Schedule G _____
Capital One Auto Finance

3.6 **Bernadette Abramson - Cattaneo**
841 Calais Cir.
Hollister, CA 95023
Ex-Spouse

☐ Schedule D, line _____
☒ Schedule E/F, line 4.15
☐ Schedule G _____
Chase Mortgage

3.7 **Bernadette Abramson - Cattaneo**
841 Calais Cir.
Hollister, CA 95023
Ex-Spouse

☐ Schedule D, line _____
☒ Schedule E/F, line 4.16
☐ Schedule G _____
Chase Mortgage

3.8 **Bernadette Abramson - Cattaneo**
841 Calais Cir.
Hollister, CA 95023
Ex-Spouse

☐ Schedule D, line _____
☒ Schedule E/F, line 4.4
☐ Schedule G _____
Bank of America

3.9 **Bernadette Abramson - Cattaneo**
841 Calais Cir.
Hollister, CA 95023
Ex-Spouse

☐ Schedule D, line _____
☒ Schedule E/F, line 4.34
☐ Schedule G _____
MUFG Union Bank, N.A.

Debtor 1 **Andreas Abramson**

Case number (if known) **2018-90258**

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.10 **Bernadette Abramson - Cattaneo**
841 Calais Cir.
Hollister, CA 95023
Ex-Spouse

☐ Schedule D, line _____
☒ Schedule E/F, line **4.44**
☐ Schedule G _____
USAA Federal Savings Bank

3.11 **Bernadette Abramson - Cattaneo**
841 Calais Cir.
Hollister, CA 95023
Ex-Spouse

☐ Schedule D, line _____
☒ Schedule E/F, line **4.39**
☐ Schedule G _____
State Board of Equalization

3.12 **Bernadette Abramson - Cattaneo**
841 Calais Cir.
Hollister, CA 95023
Ex-Spouse

☒ Schedule D, line **2.1**
☐ Schedule E/F, line _____
☐ Schedule G _____
Amex

3.13 **Bernadette Abramson - Cattaneo**
841 Calais Cir.
Hollister, CA 95023
Ex-Spouse

☒ Schedule D, line **2.4**
☐ Schedule E/F, line _____
☐ Schedule G _____
Calavaris County Tax Collector

3.14 **Bernadette Abramson - Cattaneo**
841 Calais Cir.
Hollister, CA 95023
Ex-Spouse

☒ Schedule D, line **2.9**
☐ Schedule E/F, line _____
☐ Schedule G _____
Investment Retrievers, Inc.

3.15 **Bernadette Abramson - Cattaneo**
841 Calais Cir.
Hollister, CA 95023
Ex-Spouse

☒ Schedule D, line **2.16**
☐ Schedule E/F, line _____
☐ Schedule G _____
SPS Mortgage

3.16 **Bernadette Abramson - Cattaneo**
841 Calais Cir.
Hollister, CA 95023
Ex-Spouse

☒ Schedule D, line **2.17**
☐ Schedule E/F, line _____
☐ Schedule G _____
SPS Mortgage

Debtor 1 Andreas Abramson

Case number (if known) 2018-90258

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.17 Custom Homers LLC
c/o Bernadette Abramson - Cattaneo
841 Calais Cir.
Hollister, CA 95023
Ex-Spouse's LLC

☒ Schedule D, line 2.2
☐ Schedule E/F, line _____
☐ Schedule G _____
Calavaris County Tax Collector

3.18 Ours Together Inc.
c/o Bernadette Abramson - Cattaneo
841 Calais Cir.
Hollister, CA 95023
Ex-Spouse's Company

☒ Schedule D, line 2.3
☐ Schedule E/F, line _____
☐ Schedule G _____
Calavaris County Tax Collector

Fill in this information to identify your case:

Debtor 1 Andreas AbramsonDebtor 2
(Spouse, if filing)United States Bankruptcy Court for the: EASTERN DISTRICT OF CALIFORNIA, MODESTO DIVISIONCase number 2018-90258
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

- ☒ Employed
- ☐ Not employed

Senior Loan OfficerJAC Financial
DBA SnapFi
P.O. Box 6150
San Jose, CA 95150

Debtor 2 or non-filing spouse

- ☐ Employed
- ☐ Not employed

How long employed there? 30 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

For Debtor 1

For Debtor 2 or non-filing spouse

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2. \$ 3,718.05 \$ N/A

3. Estimate and list monthly overtime pay.

3. +\$ 0.00 +\$ N/A

4. Calculate gross income. Add line 2 + line 3.

4. \$ 3,718.05 \$ N/A

Debtor 1 **Andreas Abramson**Case number (if known) **2018-90258**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 3,718.05	\$ N/A
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ N/A
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ N/A
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ N/A
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ N/A
5e. Insurance	5e. \$ 0.00	\$ N/A
5f. Domestic support obligations	5f. \$ 0.00	\$ N/A
5g. Union dues	5g. \$ 0.00	\$ N/A
5h. Other deductions. Specify:	5h. + \$ 0.00	+ \$ N/A
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 0.00	\$ N/A
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 3,718.05	\$ N/A
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ N/A
8b. Interest and dividends	8b. \$ 0.00	\$ N/A
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ N/A
8d. Unemployment compensation	8d. \$ 0.00	\$ N/A
8e. Social Security	8e. \$ 0.00	\$ N/A
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: CalFresh Benefit (Calif Social Services)	8f. \$ 156.00	\$ N/A
8g. Pension or retirement income	8g. \$ 0.00	\$ N/A
8h. Other monthly income. Specify:	8h. + \$ 0.00	+ \$ N/A
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 156.00	\$ N/A
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 3,874.05 + \$ N/A	= \$ 3,874.05
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:		
	11. + \$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ 3,874.05	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?		
<input type="checkbox"/> No.		
<input checked="" type="checkbox"/> Yes. Explain: CalFresh benefit (Calif. Dept. of Social Services) will increase from \$156/mo. to \$194/mo. starting May 8, 2018. This benefit payment will only be received as long as Debtor qualifies.		

Fill in this information to identify your case:

Debtor 1 Andreas Abramson

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF CALIFORNIA,
MODESTO DIVISION

Case number 2018-90258
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.☐ Yes. Does Debtor 2 live in a separate household?☐ No☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 3,400.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 100.00

4d. Homeowner's association or condominium dues

4d. \$ 100.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Andreas Abramson**Case number (if known) **2018-90258****6. Utilities:**

6a. Electricity, heat, natural gas	6a. \$	500.00
6b. Water, sewer, garbage collection	6b. \$	125.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	89.00
6d. Other. Specify: <u>Cell Phone</u>	6d. \$	125.00

7. Food and housekeeping supplies

7. \$ 0.00

8. Childcare and children's education costs

8. \$ 0.00

9. Clothing, laundry, and dry cleaning

9. \$ 25.00

10. Personal care products and services

10. \$ 25.00

11. Medical and dental expenses

11. \$ 15.00

12. Transportation. Include gas, maintenance, bus or train fare.

12. \$ 0.00

Do not include car payments.

13. Entertainment, clubs, recreation, newspapers, magazines, and books

13. \$ 50.00

14. Charitable contributions and religious donations

14. \$ 0.00

15. Insurance.

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance 15a. \$ 0.00

15b. Health insurance 15b. \$ 0.00

15c. Vehicle insurance 15c. \$ 37.00

15d. Other insurance. Specify: Home Warranty 15d. \$ 56.00**16. Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.

Specify: 16. \$ 0.00

17. Installment or lease payments:

17a. Car payments for Vehicle 1 17a. \$ 0.00

17b. Car payments for Vehicle 2 17b. \$ 0.00

17c. Other. Specify: 17c. \$ 0.00

17d. Other. Specify: 17d. \$ 0.00

18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).

18. \$ 0.00

19. Other payments you make to support others who do not live with you.

\$ 0.00

Specify: 19.

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. Mortgages on other property 20a. \$ 0.00

20b. Real estate taxes 20b. \$ 0.00

20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00

20d. Maintenance, repair, and upkeep expenses 20d. \$ 100.00

20e. Homeowner's association or condominium dues 20e. \$ 0.00

21. Other: Specify: County of Calaveras - CalFresh Benefit Repayment

21. +\$ 10.00

22. Calculate your monthly expenses

22a. Add lines 4 through 21.

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22c. Add line 22a and 22b. The result is your monthly expenses.

\$	4,757.00
\$	
\$	4,757.00

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ 3,874.05

23b. Copy your monthly expenses from line 22c above.

23b. -\$ 4,757.00

23c. Subtract your monthly expenses from your monthly income.
The result is your monthly net income.

23c. \$ -882.95

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.☐ Yes.

Explain here:

Fill in this information to identify your case:

Debtor 1 Andreas Abramson
 First Name Middle Name Last Name

Debtor 2
 (Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF CALIFORNIA, MODESTO DIVISION

Case number 2018-90258
 (if known)

☐ Check if this is an
amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach Bankruptcy Petition Preparer's Notice,
Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Andreas Abramson
Andreas Abramson
 Signature of Debtor 1

X _____
 Signature of Debtor 2

Date April 16, 2018

Date _____

Fill in this information to identify your case:

Debtor 1	Andreas Abramson		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF CALIFORNIA, MODESTO DIVISION		
Case number (if known)	2018-90258		

☒ Check if this is an amended filing

Official Form 107**Statement of Financial Affairs for Individuals Filing for Bankruptcy**

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before**1. What is your current marital status?**

- ☐ Married
☒ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:

Dates Debtor 1
lived there

Debtor 2 Prior Address:

Dates Debtor 2
lived there**3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)**

- ☒ No
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2 Explain the Sources of Your Income**4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
☒ Yes. Fill in the details.

Debtor 1	Debtor 2
Sources of income Check all that apply.	Sources of income Check all that apply.
Gross income (before deductions and exclusions)	Gross income (before deductions and exclusions)
<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
From January 1 of current year until the date you filed for bankruptcy:	\$1,709.40

Debtor 1 **Andreas Abramson**Case number (if known) **2018-90258**

	Debtor 1		Debtor 2
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.
For last calendar year: (January 1 to December 31, 2017)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$54,646.11	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
For the calendar year before that: (January 1 to December 31, 2016)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$40,286.64	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security; unemployment; and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☒ No
☐ Yes. Fill in the details.

Debtor 1	Debtor 2
Sources of income Describe below.	Sources of income Describe below.
Gross income from each source (before deductions and exclusions)	Gross income (before deductions and exclusions)

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

- ☐ No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

- ☐ No. Go to line 7.
☐ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☒ No. Go to line 7.
☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
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7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

- ☐ No
☒ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
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Debtor 1 **Andreas Abramson**Case number (if known) **2018-90258**

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Nicole Olsen 1611 Rosita Rd. Pacifica, CA 94044	11/21/17 and 12/17/17	\$1,200.00	\$0.00	Short term personal loan

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?
Include payments on debts guaranteed or cosigned by an insider.

☒ No

☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
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Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?
List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☐ No

☒ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
Bernadette Abramson-Cattaneo v Andreas Abramson 17FL42860	Family Law Court	Calaveras County Superior Court 400 Government Center Drive, San Andreas, CA 95249-9794	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded Evidentiary Hearing Re Judgment / Court's Decision

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?
Check all that apply and fill in the details below.

☐ No. Go to line 11.

☒ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property	Date	Value of the property
Persolve LLC Shayab Heidarzadeh 9301 Corbin Ave. Ste 1600 Northridge, CA 91324	Explain what happened Wage Garnishments <input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input checked="" type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized or levied.	08/2016	Unknown

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

☒ No

☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
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Debtor 1 Andreas AbramsonCase number (if known) 2018-90258

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☒ No
☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☒ No
☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person

Describe the gifts

Dates you gave the gifts

Value

Person to Whom You Gave the Gift and Address:

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☒ No
☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600

Describe what you contributed

Dates you contributed

Value

Charity's Name

Address (Number, Street, City, State and ZIP Code)

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☒ No
☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred

Describe any insurance coverage for the loss

Include the amount that insurance has paid. List pending insurance claims on line 33 of *Schedule A/B: Property*.

Date of your loss

Value of property lost

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?
 Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☐ No
☒ Yes. Fill in the details.

Person Who Was Paid
 Address

Email or website address

Person Who Made the Payment, if Not You

Macdonald Fernandez LLP
 914 Thirteenth Street
 Modesto, CA 95354
 www.macfern.com

Description and value of any property transferred

Legal Fees plus Court Filing Fee

Date payment or transfer was made

April 2, 2018

Amount of payment

\$7,835.00

001 Debtorcc, Inc.
 378 Summit Avenue
 Jersey City, NJ 07306
 https://www.debtorcc.org/

Pre-Petition Credit Counseling Course

March 21, 2018

\$14.95

Debtor 1 **Andreas Abramson**Case number (if known) **2018-90258**

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?
Do not include any payment or transfer that you listed on line 16.

- ☒ No
☐ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
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18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☒ No
☐ Yes. Fill in the details.

Person Who Received Transfer Address	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person's relationship to you			

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- ☒ No
☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
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Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☐ No
☒ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Chase Bank 3601 Pelandale Ave, Ste C-1 Modesto, CA 95356	XXXX-2592	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other	Closed October 2017 [-\$36.00 on account on date of closure]	\$0.00

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No
☐ Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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Debtor 1 **Andreas Abramson**Case number (if known) **2018-90258**

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☒ No
☐ Yes. Fill in the details.

Name of Storage Facility
 Address (Number, Street, City, State and ZIP Code)

Who else has or had access
 to it?
 Address (Number, Street, City,
 State and ZIP Code)

Describe the contents

Do you still
have it?**Part 9: Identify Property You Hold or Control for Someone Else**

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☐ No
☒ Yes. Fill in the details.

Owner's Name
 Address (Number, Street, City, State and ZIP Code)

Where is the property?
 (Number, Street, City, State and ZIP
 Code)

Describe the property

Value

Jeff DeBernardi
 207 Spring St.
 Pleasanton, CA 94566

83 Sanguinetti Ct.
 Copperopolis, CA 95228

Firearm: Pistol (\$250.00)
 Firearm: Shotgun (\$150.00)

\$400.00

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- ☒ **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- ☒ **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- ☒ **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No
☐ Yes. Fill in the details.

Name of site
 Address (Number, Street, City, State and ZIP Code)

Governmental unit
 Address (Number, Street, City, State and
 ZIP Code)

Environmental law, if you
know it

Date of notice

25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No
☐ Yes. Fill in the details.

Name of site
 Address (Number, Street, City, State and ZIP Code)

Governmental unit
 Address (Number, Street, City, State and
 ZIP Code)

Environmental law, if you
know it

Date of notice

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No
☐ Yes. Fill in the details.

Case Title
 Case Number

Court or agency
 Name
 Address (Number, Street, City,
 State and ZIP Code)

Nature of the case

Status of the
case

Case number (if known) 2018-90258

Best Case Bankruptcy

Fill in this information to identify your case:

Debtor 1	Andreas Abramson		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF CALIFORNIA, MODESTO DIVISION		
Case number (if known)	2018-90258		

☐ Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- ☐ creditors have claims secured by your property, or
- ☐ you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: Amex	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input checked="" type="checkbox"/> Retain the property and [explain]: avoid lien using 11 U.S.C. § 522(f) Abstract Judgment is against Ex-Wife	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Description of property securing debt: 83 Sanguinetti Ct., Copperopolis, CA		
Creditor's name: Calavaris County Tax Collector	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input checked="" type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]:	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Description of property securing debt: 83 Sanguinetti Ct., Copperopolis, CA		
Creditor's name: Calavaris County Tax Collector	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input checked="" type="checkbox"/> Retain the property and enter into a	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes

Debtor 1 **Andreas Abramson**Case number (if known) **2018-90258**

Description of property
securing debt: **83 Sanguinetti Ct.,
Copperopolis, CA**

Reaffirmation Agreement.
☐ Retain the property and [explain]:

Creditor's name: **Calavaris County Tax Collector**

☐ Surrender the property.
☐ Retain the property and redeem it.
☒ Retain the property and enter into a
Reaffirmation Agreement.
☐ Retain the property and [explain]:

☐ No☒ Yes

Description of property
securing debt: **83 Sanguinetti Ct.,
Copperopolis, CA**

Creditor's name: **Capital One**

☐ Surrender the property.
☐ Retain the property and redeem it.
☐ Retain the property and enter into a
Reaffirmation Agreement.
☒ Retain the property and [explain]:
avoid lien using 11 U.S.C. § 522(f)

☐ No☒ Yes

Description of property
securing debt: **83 Sanguinetti Ct.,
Copperopolis, CA**

Creditor's name: **Goss & Goss**

☐ Surrender the property.
☐ Retain the property and redeem it.
☒ Retain the property and enter into a
Reaffirmation Agreement.
☐ Retain the property and [explain]:

☐ No☒ Yes

Description of property
securing debt: **83 Sanguinetti Ct.,
Copperopolis, CA**

Creditor's name: **Guy Martin**

☐ Surrender the property.
☐ Retain the property and redeem it.
☐ Retain the property and enter into a
Reaffirmation Agreement.
☒ Retain the property and [explain]:
avoid lien using 11 U.S.C. § 522(f)

☐ No☒ Yes

Description of property
securing debt: **83 Sanguinetti Ct.,
Copperopolis, CA**

Creditor's name: **Helen McAbee**

☐ Surrender the property.
☐ Retain the property and redeem it.
☐ Retain the property and enter into a
Reaffirmation Agreement.
☒ Retain the property and [explain]:

☐ No☒ Yes

Description of property
securing debt: **83 Sanguinetti Ct.
Copperopolis, CA 95228
Calaveras County; 2720
Arlington Rd., Hollister, CA;
2001 Mercedes S Class**

avoid lien using 11 U.S.C. § 522(f)

Creditor's name: **Investment Retrievers, Inc.**

☐ Surrender the property.
☐ Retain the property and redeem it.
☐ Retain the property and enter into a
Reaffirmation Agreement.
☒ Retain the property and [explain]:

☐ No☒ Yes

Description of property
securing debt: **83 Sanguinetti Ct.,
Copperopolis, CA
and 2720 Arlington Rd.,
Hollister, CA**

avoid lien using 11 U.S.C. § 522(f)

Debtor 1 **Andreas Abramson**Case number (if known) **2018-90258**Creditor's name: **Michael B. Abramson**Description of property: **83 Sanguinetti Ct.,
Copperopolis, CA**
securing debt:

- ☐ Surrender the property.
- ☐ Retain the property and redeem it.
- ☒ Retain the property and enter into a *Reaffirmation Agreement*.
- ☐ Retain the property and [explain]:

☐ No

☒ Yes

Creditor's name: **Michael B. Abramson**Description of property: **Possession: Two 2004 SeaDoo
Watercrafts and one 1992 Club
Car Golf Cart**
securing debt:

- ☐ Surrender the property.
- ☐ Retain the property and redeem it.
- ☒ Retain the property and enter into a *Reaffirmation Agreement*.
- ☐ Retain the property and [explain]:

☒ No

☐ Yes

Creditor's name: **Penninsula Estates Association**Description of property: **83 Sanguinetti Ct.,
Copperopolis, CA**
securing debt:

- ☐ Surrender the property.
- ☐ Retain the property and redeem it.
- ☒ Retain the property and enter into a *Reaffirmation Agreement*.
- ☐ Retain the property and [explain]:

☐ No

☒ Yes

Creditor's name: **Pentech Funding, LLC**Description of property: **83 Sanguinetti Ct.,
Copperopolis, CA**
securing debt:

- ☐ Surrender the property.
- ☐ Retain the property and redeem it.
- ☐ Retain the property and enter into a *Reaffirmation Agreement*.
- ☒ Retain the property and [explain]:
avoid lien using 11 U.S.C. § 522(f)

☐ No

☒ Yes

Creditor's name: **Persolve, LLC**Description of property: **83 Sanguinetti Ct.,
Copperopolis, CA**
securing debt:

- ☐ Surrender the property.
- ☐ Retain the property and redeem it.
- ☐ Retain the property and enter into a *Reaffirmation Agreement*.
- ☒ Retain the property and [explain]:
avoid lien using 11 U.S.C. § 522(f)

☐ No

☒ Yes

Creditor's name: **Portfolio Recovery Associates**Description of property: **83 Sanguinetti Ct.,
Copperopolis, CA**
securing debt:

- ☐ Surrender the property.
- ☐ Retain the property and redeem it.
- ☐ Retain the property and enter into a *Reaffirmation Agreement*.
- ☒ Retain the property and [explain]:
avoid lien using 11 U.S.C. § 522(f)

☐ No

☒ Yes

Creditor's name: **SPS Mortgage**Description of property: **2720 Arlington Rd. Hollister, CA**
property

- ☐ Surrender the property.
- ☐ Retain the property and redeem it.
- ☒ Retain the property and enter into a *Reaffirmation Agreement*.
- ☐ Retain the property and [explain]:

☒ No

☐ Yes

Debtor 1 Andreas Abramson

Case number (if known) 2018-90258

securing debt: _____

Creditor's name: **SPS Mortgage**

Description of property: **83 Sanguinetti Ct.,
Copperopolis, CA**
securing debt: _____

- ☐ Surrender the property. ☐ No
☐ Retain the property and redeem it.
☒ Retain the property and enter into a **Reaffirmation Agreement.** ☒ Yes
☐ Retain the property and [explain]: _____

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name: Description of leased Property:	<input type="checkbox"/> No <input type="checkbox"/> Yes
Lessor's name: Description of leased Property:	<input type="checkbox"/> No <input type="checkbox"/> Yes
Lessor's name: Description of leased Property:	<input type="checkbox"/> No <input type="checkbox"/> Yes
Lessor's name: Description of leased Property:	<input type="checkbox"/> No <input type="checkbox"/> Yes
Lessor's name: Description of leased Property:	<input type="checkbox"/> No <input type="checkbox"/> Yes
Lessor's name: Description of leased Property:	<input type="checkbox"/> No <input type="checkbox"/> Yes
Lessor's name: Description of leased Property:	<input type="checkbox"/> No <input type="checkbox"/> Yes

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X /s/ Andreas Abramson
Andreas Abramson
 Signature of Debtor 1

X _____
 Signature of Debtor 2

Date April 16, 2018

Date _____

Fill in this information to identify your case:

Debtor 1 Andreas Abramson

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of California,
Modesto Division

Case number 2018-90258
(if known)

Check one box only as directed in this form and in Form 122A-1Supp:

- ☒ 1. There is no presumption of abuse
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

☒ Check if this is an amended filing

Official Form 122A - 1

Chapter 7 Statement of Your Current Monthly Income

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income

1. What is your marital and filing status? Check one only.

- ☒ **Not married.** Fill out Column A, lines 2-11.
- ☐ **Married and your spouse is filing with you.** Fill out both Columns A and B, lines 2-11.
- ☐ **Married and your spouse is NOT filing with you. You and your spouse are:**
- ☐ **Living in the same household and are not legally separated.** Fill out both Columns A and B, lines 2-11.
- ☐ **Living separately or are legally separated.** Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse												
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ 3,718.05	\$												
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ 0.00	\$												
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ 0.00	\$												
5. Net income from operating a business, profession, or farm														
<table border="0"> <tr> <td colspan="2" style="text-align: right;">Debtor 1</td> <td></td> </tr> <tr> <td>Gross receipts (before all deductions)</td> <td>\$ 0.00</td> <td></td> </tr> <tr> <td>Ordinary and necessary operating expenses</td> <td>-\$ 0.00</td> <td></td> </tr> <tr> <td>Net monthly income from a business, profession, or farm</td> <td>\$ 0.00</td> <td>Copy here -> \$ 0.00</td> </tr> </table>			Debtor 1			Gross receipts (before all deductions)	\$ 0.00		Ordinary and necessary operating expenses	-\$ 0.00		Net monthly income from a business, profession, or farm	\$ 0.00	Copy here -> \$ 0.00
Debtor 1														
Gross receipts (before all deductions)	\$ 0.00													
Ordinary and necessary operating expenses	-\$ 0.00													
Net monthly income from a business, profession, or farm	\$ 0.00	Copy here -> \$ 0.00												
6. Net income from rental and other real property														
<table border="0"> <tr> <td colspan="2" style="text-align: right;">Debtor 1</td> <td></td> </tr> <tr> <td>Gross receipts (before all deductions)</td> <td>\$ 0.00</td> <td></td> </tr> <tr> <td>Ordinary and necessary operating expenses</td> <td>-\$ 0.00</td> <td></td> </tr> <tr> <td>Net monthly income from rental or other real property</td> <td>\$ 0.00</td> <td>Copy here -> \$ 0.00</td> </tr> </table>			Debtor 1			Gross receipts (before all deductions)	\$ 0.00		Ordinary and necessary operating expenses	-\$ 0.00		Net monthly income from rental or other real property	\$ 0.00	Copy here -> \$ 0.00
Debtor 1														
Gross receipts (before all deductions)	\$ 0.00													
Ordinary and necessary operating expenses	-\$ 0.00													
Net monthly income from rental or other real property	\$ 0.00	Copy here -> \$ 0.00												
7. Interest, dividends, and royalties	\$ 0.00	\$												

Debtor 1 **Andreas Abramson**Case number (if known) **2018-90258**

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
8. Unemployment compensation Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: For you \$ <u>0.00</u> For your spouse \$ _____	\$ <u>0.00</u>	\$ _____
9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.	\$ <u>0.00</u>	\$ _____
10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below. CalFresh Benefit \$ <u>156.00</u> \$ <u>0.00</u> Total amounts from separate pages, if any. + \$ <u>0.00</u>	\$ <u>156.00</u> \$ <u>0.00</u> + \$ <u>0.00</u>	\$ _____ \$ _____ \$ _____
11. Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.	\$ <u>3,874.05</u>	\$ _____
	Total current monthly income	

Part 2: Determine Whether the Means Test Applies to You

12. **Calculate your current monthly income for the year.** Follow these steps:

12a. Copy your total current monthly income from line 11 _____ Copy line 11 here=> \$ 3,874.05

Multiply by 12 (the number of months in a year) x 12

12b. The result is your annual income for this part of the form 12b. \$ 46,488.60

13. **Calculate the median family income that applies to you.** Follow these steps:

Fill in the state in which you live. CA

Fill in the number of people in your household. 1

Fill in the median family income for your state and size of household. 13. \$ 54,787.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

14. **How do the lines compare?**

14a. ☒ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3.

14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.* Go to Part 3 and fill out Form 122A-2.

Part 3: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

X /s/ Andreas Abramson**Andreas Abramson**
Signature of Debtor 1Date **April 16, 2018**
MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,
and

Your debts are primarily consumer debts.
Consumer debts are defined in 11 U.S.C.
§ 101(8) as "incurred by an individual
primarily for a personal, family, or
household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under
one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan
for family farmers or
fishermen

Chapter 13 - Voluntary repayment plan
for individuals with regular
income

**You should have an attorney review your
decision to file for bankruptcy and the choice of
chapter.**

Chapter 7: Liquidation

\$245 filing fee

\$75 administrative fee

+ \$15 trustee surcharge

\$335 total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	<u>\$275</u>	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	<u>\$310</u>	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:
http://www.uscourts.gov/bkforms/bankruptcy_form_s.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:
http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

B2030 (Form 2030) (12/15)

United States Bankruptcy Court
Eastern District of California, Modesto Division

In re Andreas Abramson

Debtor(s)

Case No. 2018-90258Chapter 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S) - AMENDED

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>7,500.00</u>
Prior to the filing of this statement I have received	\$	<u>7,500.00</u>
Balance Due	\$	<u>0.00</u>

2. \$ 335.00 of the filing fee has been paid.
3. The source of the compensation paid to me was:
☒ Debtor ☐ Other (specify):
4. The source of compensation to be paid to me is:
☒ Debtor ☐ Other (specify):
5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
d. [Other provisions as needed]
7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

April 16, 2018

Date

/s/ Iain A. Macdonald

Iain A. Macdonald 051073

Signature of Attorney

Macdonald Fernandez LLP

221 Sansome Street, 3rd Floor

San Francisco, CA 94104

(415) 362-0449 Fax: (415) 394-5544

Name of law firm

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA, MODESTO DIVISION**

In re)	
Andreas Abramson)	
)	
)	Case No. 2018-90258
)	
Debtor(s).)	
_____)	

VERIFICATION OF MASTER ADDRESS LIST - AMENDED

I (we) declare under penalty of perjury that the Master Address List submitted for filing in this case is a true, correct, and complete listing.

I (we) acknowledge that the accuracy and completeness of the Master Address List is the shared responsibility of the debtor(s) and the debtor's(s') attorney or bankruptcy petition preparer, if any.

I (we) further acknowledge that the Court will rely on the Master Address List for all mailings, and that the various schedules and statements required by the Bankruptcy Code and the Federal Rules of Bankruptcy Procedure will not be used for mailing purposes.

DATED: April 16, 2018

/s/ Andreas Abramson

Debtor's Signature

Submit this form and your Master Address List to one of the following addresses:

Sacramento Division
501 I Street, Suite 3-200
Sacramento, CA 95814

Modesto Division
Mailing Address:
501 I Street, Suite 3-200
Sacramento, CA 95814

Physical Address:
1200 I Street, Suite 4
Modesto, CA 95354

Fresno Division
2500 Tulare Street, Suite 2501
Fresno, CA 93721

Internal Revenue Service
Post Office Box 7346
Philadelphia, PA 19101

Franchise Tax Board
Bankruptcy Section, MS A-340
Post Office Box 2952
Sacramento, CA 95812

A.R.M. Solutions Inc.
P.O. Box 3666
Camarillo, CA 93011-3666

Aldridge Pite, LLC
3600 American River Dr., Ste. 105
Sacramento, CA 95864

American Express
P.O. Box 26312
Lehigh Valley, PA 18002

Amex
P.O. Box 297871
Fort Lauderdale, FL 33329

Amex
c/o Law Offices of Steven Booska
P.O. Box 194650
San Francisco, CA 94119

Associa Northern California
1225 Alma Rd., Ste. 100
Richardson, TX 75081

Bank of America
P.O. Box 982238
El Paso, TX 79998

Bernadette Abramson - Cattaneo
841 Calais Cir.
Hollister, CA 95023

Bernadette Abramson - Cattaneo
841 Calais Cir.
Hollister, CA 95023

Cach LLC
c/o Resurgent Capital Services
PO Box 10497
Greenville, SC 29603

Calavaris County Tax Collector
Attn: Barbara Sullivan
891 Mountain Ranch Rd.
San Andreas, CA 95249

Calaveras Health and Human Services
509 East Saint Charles St.
San Andreas, CA 95249

Capital One
15000 Capital One Dr.
Richmond, VA 23238

Capital One Auto Finance
3901 Dallas Pkwy.
Plano, TX 75093

Capital One Bank (USA), N.A.
P.O. Box 30285
Salt Lake City, UT 84130

CBNA
P.O. Box 6497
Sioux Falls, SD 57117

Charley Haggarty
P.O. Box 117247
Burlingame, CA 94011

Chase Bank
325 East F St.
Oakdale, CA 95361

Chase Bank USA, N.A.
Attn: Card Services
P.O. Box 15298
Wilmington, DE 19850-5298

Chase Mortgage
P.O. Box 24696
Columbus, OH 43224

Citi
P.O. Box 6241
Sioux Falls, SD 57117

Citibank, N.A.
701 East 60th St. N.
Sioux Falls, SD 57104

Clear Recon Corp
Attn: Clariben Huntington
4375 Jutland Dr.
San Diego, CA 92117

Credit Consulting Services, Inc.
201 John St., Ste. E
Salinas, CA 93901

Custom Homers LLC
c/o Bernadette Abramson - Cattaneo
841 Calais Cir.
Hollister, CA 95023

Dennis San Felipo
8907 Pool Station Rd.
Angels Camp, CA 95222

DeVille Asset Managment, Ltd.
P.O. Box 1987
Colleyville, TX 76034-1987

Elizabeth A. Bleier, Esq.
Richard E. Golden, Esq.
Bleier & Cox, APC
16130 Ventura Blvd., Ste. 620
Encino, CA 91436-2568

FIA Card Services
P.O. BOX 15646
Wilmington, DE 19850-5646

First Source Advantage, LLC
205 Bryant Woods South
Amherst, NY 14228-3609

Germain Law
Attn: Michael R. Germain, Esq.
945 Morning Star Dr.
Sonora, CA 95370-9249

Goss & Goss
Michael A. Goss, Esq.
1119 Twelfth St.
Syracuse, MO 65354

Grant & Weber
26610 West Agoura Rd., Ste. 209
Calabasas, CA 91302

Guy Martin
dba Martin Appraisals
13031 Sanguinetti Rd.
Sonora, CA 95370

Helen McAbee
c/o Richard B. Gullen, Esq.
Rossi, Hammerslough, Reishl & Chuck
1960 The Alameda, Ste. 200
San Jose, CA 95123

Herendeen & Bryan
Attn: MacDonald Bryan
119 Cayuga St.
P.O. Box 1067
Salinas, CA 93902

Investment Retrievers, Inc.
P.O. Box 4733
El Dorado Hills, CA 95762

Investment Retrievers, Inc.
4511 Golden Foothill Pkwy.
El Dorado Hills, CA 95762

Jeff DeBernardi
207 Spring St.
Pleasanton, CA 94566

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Law Offices of John J. Trifilo
380 Main St., Ste. 7
Murphys, CA 95247

Julie Russo
110 Euclid Ave.
Allenhurst, NJ 07711

Law Offices of Jeffrey Fletterick
4354 Town Center Blvd.
Ste. 114, #106
El Dorado Hills, CA 95762

Leland, Parachini, Steinberg Matzger LLP
199 Fremont St., 21st Flr.
San Francisco, CA 94105-6640

Mark Twain Medical Center
Dignity Health
P.O. Box 742919
Los Angeles, CA 90074-2919

Martha Real de Fernandez
Professional Financial Services
1124-A South Main St.
Salinas, CA 93901

Michael B. Abramson
4 Millbrae Cir.
Millbrae, CA 94030

Midland Credit Management
P.O. Box 60578
Los Angeles, CA 90060-0578

Midland Funding
2365 Northside Dr., Ste. 30
San Diego, CA 92108

Mike Williams
1120 Hansen Rd.
Livermore, CA 94550

MUFG Union Bank, N.A.
9865 Towne Centre Dr.
San Diego, CA 92121

MUFG Union Bank, N.A.
711 E Daily Dr., Ste 200
Camarillo, CA 93010

Munoz Yard Maintenance
3238 Yana Ct.
Copperopolis, CA 95228

Nationwide Credit, Inc.
P.O. Box 26314
Lehigh Valley, PA 18002-6314

Ours Together Inc.
c/o Bernadette Abramson - Cattaneo
841 Calais Cir.
Hollister, CA 95023

Parr Law Group
Attn: Shawn R. Parr
1625 The Alameda, Ste. 900
San Jose, CA 95126

Peninsula Estates Association
c/o Associa Northern California
1225 Alma Rd., Ste. 100
Richardson, TX 75081

Penninsula Estates Association
c/o Severaid & Glahn, PC
1787 Tribute Rd., Ste. D
Sacramento, CA 95815

Pentech Funding, LLC
Attn: Robert E. Amos, Esq.
75 E. Santa Clara St., Ste. 1100
San Jose, CA 95113

Persolve, LLC
dba Account Resolution Associates
Attn: Shayan Heidarzadeh, Esq.
9301 Corbin Ave., Ste. 1600

Pite Duncan, LLP
4375 Jutland Dr., Ste. 200
San Diego, CA 92117

Portfolio Recovery Associates
c/o Hunt & Henriques
151 Bernal Rd., Ste. 8
San Jose, CA 95119-1306

Select Portfolio Servicing, Inc.
P.O. Box 65250
Salt Lake City, UT 84165-0250

Signal Services
3554 Main St.
Vallecito, CA 95251

SPS Mortgage
10401 Deerwood Park Blvd.
Jacksonville, FL 32256

State Board of Equalization
P.O. Box 942879
Sacramento, CA 94279-0056

Synco/Chevron
P.O. Box 965015
Orlando, FL 32896

Synco/PayPal Smart Connect
P.O. Box 965005
Orlando, FL 32896

Synchrony Bank
P.O. Box 960080
Orlando, FL 32896-0080

Synchrony Lending Inc.
c/o P.O. Box 6153
Rapid City, SD 57709

USAA Federal Savings Bank
P.O. Box 47504
San Antonio, TX 78265

USAA Federal Savings Bank
10750 McDermott Freeway
San Antonio, TX 78288-9876

Washington Mutual Bank, FA
8168-8170 Baymeadows Way West
Jacksonville, FL 32256

Wells Fargo Bank
101 N. Phillips Ave.
Sioux Falls, SD 57104